



What's New?

From the Benefits and Entitlements Service Team (BEST)

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- **Federal Employees Health Benefits (FEHB) Open Season 8 Nov - 13 Dec 04.** Links to the comparison Guides and Plan Brochures are located on the BEST [Health Insurance](#) web page. There are 18 new High Deductible Health Plans with either a Health Savings Account or Health Reimbursement Account available for 2005. For additional information, visit the Office of Personnel Management (OPM) website at www.opm.gov/hsa/. During the FEHB Open Season, you may change your participation in Premium Conversion. If you are participating in premium conversion, FEHB Open Season is the only time you may change from family to self-only coverage, or cancel your enrollment, without having a qualifying life event. For more information, review the FEHB Premium Conversion Fact Sheet on the BEST Health Insurance web page. Air Force-served civilian employees will use the EBIS web application or the BEST phone automated system to conduct open season enrollments or changes. Instructions on how to access EBIS and the phone system are available on the BEST homepage under [How to Access the BEST Automated Systems and Reach a Counselor](#).
- **Flexible Spending Account (FSA) Open Season 8 Nov - 13 Dec 04.** SHPS will accept enrollment for plan year 2005 during the open season 8 Nov - 13 Dec 04. You will enroll via the FSAFEDS Website at <http://www.fsafeds.com>, or by calling SHPS toll-free at 1-877-372-3337 (TTY 1-800-952-0450). General information regarding the FSA program is available on the BEST homepage under "[Flexible Spending Accounts](#)", but you'll need to visit the FSAFEDS Website or speak with an SHPS customer service representative to obtain more in-depth information.
- **Thrift Savings Plan Rates of Return for October 2004.** The following chart represents the change in respective share prices for all the funds for Oct 04. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in () are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on Rates of Returns.

	G Fund	F Fund	C Fund	S Fund	I Fund
October 2004	0.38%	0.87%	1.52%	1.85%	3.94%
<u>Last 12 Months</u> (11/1/2003 - 10/31/2004)	4.43%	5.58%	9.39%	11.84%	19.20%